



OFFICE OF ATTORNEY GENERAL

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LARRY LONG
ATTORNEY GENERAL

MARK BARNETT
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April 1, 2005

TO: South Dakota Banks

RE: Fraudulent Cashier's Checks

Thank you for helping our Office fight fraud. We are again asking for your help.

Thieves and scammers continue to target South Dakota citizens with fraudulent cashier's checks, money orders, lottery schemes, and other scams. Please see attachment labeled "Scam" for background on this issue. We are sending a "tool" to you to help stop such scams. The tool is the enclosed "Consumer Warning." Please print a few of these Consumer Warnings and ask your tellers to hand them to any customer who presents a non-local cashier's check in an amount over \$2000.00, or to any consumer involved other suspicious circumstances. You may also wish to put this consumer warning or something similar in consumer's bank statements.

We believe that this Consumer Warning will help stop scams, and will prevent more South Dakota citizens from being victimized.

Thank you again for your help. Together, we can help stop such scams.

Very truly yours,

A handwritten signature in blue ink that reads "Larry Long".

Larry Long
ATTORNEY GENERAL

LL/PC/jmm
Enclosures



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CONSUMER WARNING!

Dear South Dakota Consumer:

Please answer the following questions:

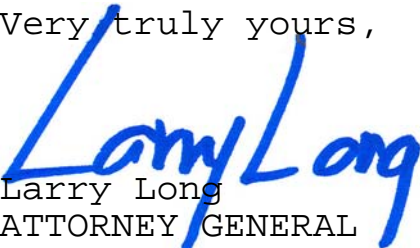
- | | | |
|---|----|---|
| 1. Are you selling something? | OR | 1. Have you been asked to cash a check for someone? |
| 2. Have you received a cashier's check or money order? | | 2. Have you received a cashier's check or money order? |
| 3. Is the amount of the check <u>greater</u> than the purchase price? | | 3. Have you been told that you may keep a portion of the check? |
| 4. Has the buyer asked you to wire money back to him or her? | | 4. Has this person asked you to wire money back to him or her? |
| 5. Have you communicated with this buyer only recently? | | 5. Have you communicated with this person only recently? |

If you answered "Yes" to two or more questions, STOP this transaction! Ask to speak to a bank manager and contact the South Dakota Division of Consumer Protection at 1 800-300-1986. If you **wire** any money, you may forever lose all such money.

Remember - NEVER **wire** money to someone that you do not know. Once you **wire** money, it is untraceable and irreversible.

Thank you for helping us stop fraud.

Very truly yours,


Larry Long
ATTORNEY GENERAL